

WILLIAM ROCKEFELLER, SPHINX OF FINANCE, STARTED OIL TRUST ON MERE SCRAP OF PAPER

Penciled Document of Less Than Dozen Lines, With Simple Signatures, "William" and "John," Formed Now Famous Corporation

BILLIONAIRE HAD RAINCOAT THAT MAY HAVE COST \$20 SCARF PIN HIS ONLY JEWELRY

Habit of Silence Was His Outstanding Characteristic, But When He Spoke It Was Pithily—"Don't Write. Go!" Was One of His Phrases Which Became a Rule

A PENCILED scrap of paper contains the original agreement on which the mighty Standard Oil Trust was reared. Just a plain note-size bit of white paper it is, with the pact it records set forth in less than a dozen lines. It is still preserved in the safe deposit vaults of the company.

From the seed of this agreement grew a great organization that pushed its activities into every nook and corner of the United States, and new floats proudly in the pulsing tide of world economics.

And this historic bit of paper, unadorned and unpretentious, typifies that silent and unobtrusive but none the less powerful wizard of finance, William Rockefeller, who died last week in his eighty-first year. The paper bears the simple signatures "William" and "John."

The world has heard much of "John D." His name has become a symbol of great wealth, just as that of Croesus, the Lydian King, has come to typify wealth in the ancient world.

But the world has heard little of William Rockefeller. A habit of silence was his outstanding characteristic. When he spoke it was briefly, pithily; thought clothed in the minimum garb of words.

One of his phrases has become a rule of the Standard Oil group, where important transactions are concerned.

"Don't write. Go!" was his laconic order to a Standard Oil official who laid before him a lengthy letter dealing with a big amalgamation.

Although William Rockefeller accumulated a fortune estimated at from \$100,000,000 to \$250,000,000, the public knew little about him except that he was the brother of John D. It knew nothing about the manner of man he was—his personality, his character, his views of life.

This is here told for the first time by one who for ten years was in daily business contact with him.

Always Avoided Publicity; Name Seldom in Print

William Rockefeller always avoided and evaded publicity. His name seldom got into print, even in the financial columns of the newspapers. The only times he was "interviewed" were by lawyers.

Once it was in connection with the New Haven Railroad. On another occasion he was questioned briefly in the course of the Pajo Committee's investigations. He never furnished any statements for publication; never gave any information as to how he saved his first dollar, or any advice to young men about how to make money.

If he ever had written his autobiography it would have read about as follows: "Began life as a bookkeeper. Sought opportunities instead of waiting for them. In general same as thousands of other American business men."

He was an acquisitive of business knowledge as of wealth, and used one to increase the other. Modest and retiring though he was, he possessed determination and tenacity of purpose in a superlative degree. He was a director in many vast enterprises and dominated many of them because his opinions, condensed into the fewest possible words, were the result of thorough knowledge, illuminated by keen business vision and sound judgment.

Some persons have said that William Rockefeller was at times a gigantic operator in the stock market. This was true, but not in the sense that he was a big speculator. Few traders took fewer chances than he. In stocks, as in everything else, he was a master merchant—one of the little group of the great captains of industry that was a feature of the business world of the latter half of the nineteenth century and the first decade of the twentieth.

He owned huge parts of vast and prosperous industrial enterprises—oil, copper and transportation particularly. To gain, however, is easier than to keep. The prehistoric man who was rich in food or furs was the envy of those who had less. They lay constantly in wait to rob him of his wealth, and he who walked most warily and struck first and hardest was the better and richer man.

So it was with the Rockefellers and their associates. The covetous, powerful predatory were always on the alert to take from them the engraved pieces of paper—the certificates—that were their titles to refineries, mines and railroads. Thus a silent war was always in progress along a world-wide front. Sometimes the attack would develop in Batavia; sometimes in Butte, it would shift from the Caspian Sea to California; from New York to London. It was an unceasing and relentless as a Corsican vendetta, but not as personal.

One of his brokers and very few of his closest associates ever knew what William Rockefeller was doing in the stock market. What he was doing was simple in its essence—like everything else, but complex in its development. He watched warily against attack, and when he saw it coming was usually there first with the largest army of dollars.

Mr. Rockefeller would say two or three words, sometimes ten, seldom twenty. The broker would hurry out and the office would resume its cloistered silence, broken only by the chattering of the ticker—now angry, now hesitant. Presently it would become incessant—a sign of activity on the Exchange.

When Mr. Rockefeller left the office at 4:30 or 5 he would buy an evening paper from the newsboy on the sidewalk and read it on the way uptown in the elevated. He always turned first to the financial pages and read nothing else until he got off at Fifteenth street. He was as keen a merchant in stocks as he was in appraising the present and prospective value of the commodities of the industries they represented. His sources of information were world-wide, first-hand and comprehensive. He seemed to absorb rather than to study. Occasionally he would ask a question as if to check up some decision he had arrived at rather than to ask for additional information.

When he decided that a certain stock or group of stocks was cheap, he would buy, largely and quietly; when he thought it was worth less than it was quoted at, he would sell. But he never bought or sold indiscriminately. When he repulsed a raid, he did so with such determination that the attack was beaten off and the enemy routed, thoroughly whipped.

Few persons ever heard him express an opinion as to the trend of the market. If one asked him, point blank, the usual trader's question—"What do you think?" "What do you think?" would be the answer, if there was any answer at all. This usually would bring a voluble response, but the talker would soon stumble, halt and stop when he found that his listener was not interested and obviously was waiting for an opportunity to say good-bay to him courteously.

Once a boyhood friend of Mr. Rockefeller—a man he had not seen in years—called on him at the office. For an hour they asked each other questions about people they had known two score years before. As the visitor rose to go, Mr. Rockefeller asked, almost eagerly: "Anything I can do for you, Henry?" "Nothing, thank you, William," the other replied as they shook hands.

"That's the first person I've seen in a long time who didn't want something," he remarked rather wistfully to his secretary after that man had gone. William Rockefeller was less known to the public than his brother, John D., and therefore escaped the latter's vast volume of begging solicitations. Most of his callers, however, wanted to borrow his money, or his influence to get money for them. To these his reply was almost invariably: "I'm a borrower myself."

This was true, for credit is almost as important as capital, and it took a vast deal of both to carry through some of the great consolidations that marked the late nineties memorable down Wall Street way. One of these was the gas companies of New York and Brooklyn, in whose days were some of the paratively small public utility concerns.

Mr. Rockefeller thought that if they could be merged the stock of the consolidated concerns would be worth far more than the average value of the shares of the different concerns.

Days went by. The stock market seemed at the depth of its midsummer dullness. But down at 20 Broadway, although the quiet was unbroken and the routine of affairs pursued its accustomed round, things were happening.

One day a trusted employee who would happen to be in the big office that Mr. Rockefeller shared with his confidential secretary and the treasurer of the company, would be casually called over to the desk of one of the other partners. He would be informed that so many thousand shares of such and such a gas company were in his name. Would he please endorse the certificates and sign the accompanying general release? He would and did.

He asked no questions—he made no promise of secrecy. None was asked. It was not necessary. It was the unwritten law among those who were trusted that they would use such advance information to their personal advantage. It was also a part of the unspoken agreement that their silence would be considered in connection with their ability when it came to advancement.

The Standard Oil Trust was growing fast and was expanding rapidly in domestic as well as in foreign fields. Rewards were as certain as they were generous.

A great many millions of dollars in these gas stocks were held in the names of fewer than a dozen unknown clerks, but not one of them missed the information that he possessed. The consolidations took place, and exist today.

Contract Was Drawn on Bit of Note Paper

The foundation of this—then—great merger was a bit of note-size plain white paper. On it were penciled fewer than a dozen lines, which started very simply and briefly the basis on which the signers agreed to contribute the necessary capital and credit to obtain control of the stock of the corporations named. It was signed with initials only—also penciled. Nothing could have been more informal—or more binding among the little group of men whom William Rockefeller chose as his partners in this venture.

Such memoranda were held in the names of the origin of vast financial transactions were not unusual in those days among the founders of the Standard Oil Trust when they were in the high noon of their business life. The Standard Oil Trust itself, in documentary history, was founded on just that sort of a memorandum of a few words which were absolutely binding among "John" and "William" and "Henry," who initiated the paper.

Lawyers were constantly torn between despair and fear at such a loose way of doing business and tried to argue it when they drew up the subsequent formal agreements. These, however, were more a matter of record than anything else, for the hastily scribbled words had served their purpose, and the transaction had been carried through without a hitch long before the learned counsel were called in.

The lawyers were right that such informal agreements would be worthless

each operating in a restricted territory. Also there was much overlapping of service, and fierce and costly competition.

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WILLIAM ROCKEFELLER

was called "Rockwood Hall" and was created under his personal supervision about twenty-five years ago. Up to his last days he took a constant interest in its upkeep and improvement. It is not as big a place as his brother John's, but large and comfortable without being showy.

He dressed well but very unobtrusively. His only jewelry was a scarf-pin—a dark blue stone set with small diamonds. It must have cost all of a hundred dollars. Some of his clerks wore more expensive clothes and costlier jewelry, but as a fair judge of pearls and bought some very fine ones from time to time for Mrs. Rockefeller. He wore a flat-topped derby hat, and continued to wear one even when that particular style had passed out of fashion. In wet weather he used to go about in a tan-colored, mud-spattered raincoat. It may have cost \$20 originally, but it lasted him two or three years, and was replaced by another of the same kind and color.

The offices of the Standard Oil Company in New York were on the second floor of 26 Broadway, on the New York street side. Mr. Rockefeller's desk was in a big room where also were the desks of his confidential secretary, who attended to the financial details of his personal and company affairs, and of the treasurer, who managed the company's finances. Outside were accountants, bookkeepers and other clerks. Two colored messengers were always on duty. Along the side toward an open court between the tall buildings were four rooms, in one of which Mr. Rockefeller also had a desk. The other rooms were used at intervals for putting coupons and for conferences.

"Secret-Rim Locks" on Doors of Office

The fittings of the office were as quiet and unobtrusive as their occupants. The trim was mahogany and the ceiling, were of ground glass. The desks, however, as elsewhere throughout the building, were equipped with "secret-rim locks," so that it was necessary to turn the rim around the handle with thumb and forefinger in order to remove the knob. This puzzled and baffled bold strangers and others who, seeing Mr. Rockefeller enter, sought to follow him into his office without being announced.

It was Mr. Rockefeller's custom every morning at 9:30 or 10, when he reached his office, to send for the proprietor of the barber shop in the basement.

William Rockefeller started in life as a bookkeeper. It used to be said by those who knew him well that he was above the average in that line. If he had been, perhaps he would have become an accountant at a fair salary and died unnoticed. But he had ability that amounted to genius in organizing a business on sound and profitable lines and in keeping it growing with increasing profits in bad times as well as in good.

He Was No Salesman, but a Master Merchant

He was no salesman, although he was a master merchant on a huge scale, for successful merchandising consists simply in knowing what, and when, and how much to buy, and in seeking the right time to sell. His instinct in this direction was almost unerring. He did not profess to know the technical side of banking. It is doubtful if he could analyze a bank's statement of condition as well as a score of his clerks. He knew not much more or less about railroading. But he had a firm grasp of the essentials of business, industry, finance and transportation.

Each of the great corporations in which he was the almost silent but controlling factor followed the policies that he mapped out in a few sentences.

He was diffident, almost shy, in his manner, which may have accounted to some extent for the way in which he conserved his speech. His silence, however, was not that of a man who wished to conceal weakness or indecision. His mind was busy all the time, weighing this, that and the other, so that his decision, when reached, was soundly and logically arrived at.

William Rockefeller was an excellent listener if a man had something to say. In some cases where he had not time to give a matter full consideration he would ask for a statement of conditions. To this he would reply as soon as he had reached a definite conclusion. His answer would be brief and final. When he was on familiar ground he would decide most questions at once.

Conversation—informal familiar talk or the interchange of ideas—was something he seemed to lack the faculty for rather than be averse to. Although silent by habit, he sought to be courteous and kindly to those in his office with whom he came in contact. These probably knew him better than any one else except his family and close friends.

He was a bit above medium height—five feet nine or ten of sturdy build and florid of complexion. He spent much of his time in the open air, walking, or—later—motoring, and in walking about his Tarrytown estate. This

and it is doubtful if they ever found out. It did not affect his handwriting, so far as his signature was concerned, at least, and that was most of the writing that he did. Even letters to his family when abroad were generally dictated and typed.

The most accepted theory about his trembling hand, and that it came from the physical and nervous strain of holding the reins over fast and spirited trotting horses, of which Mr. Rockefeller was very fond. Before the days of the automobile he owned several speedy roadsters, and used to exercise them himself on country roads and on the Speedway along the Harlem River, which was then the nationally famed resort for gentlemen drivers, such as Frank Work, William H. Vanderbilt and others of that bygone day.

Mr. Rockefeller's trotters, while they were excellent in speed and breeding, were never entered in any public races. So far as monetary ability was concerned, he could have purchased J. I. C. Rarus, Maude S. or any of the kings or queens of the pacing or trotting world, and have exhibited wide publicity. But he loved to drive horses—not to exploit them. No one ever saw him at a race track, unless he was there as an onlooker at some county fair near Greenwich or Tarrytown, where he was exhibiting some of his livestock. He showed more pride and pleasure in winning a blue ribbon at such rural gatherings than he did in calling the turn on the stock market.

One of William Rockefeller's unpremeditated savings has been a business maxim at 26 Broadway for many years. One afternoon a man who was the head of a great department of the trust—later who died a multi-millionaire a few years ago—came to him with a letter that he proposed sending to the head of a subsidiary company in a distant city. It was an important matter, both in its immediate effect and future consequences. William Rockefeller read the letter slowly and handed it back. All he said was:

"Don't write. Go!"

The man made no response. He took a train that night, and found conditions quite different from what he expected. By his personal presence, however, he was able to adjust everything satisfactorily and profitably. It was he who subsequently told the story, and said that "Don't write. Go!" had been adopted as one of the rules of action in the company.

Mr. Rockefeller's town house in New York was at 680 Fifth avenue, at the northeast corner of that famous street of fashion and wealth and Fifty-fourth street. His country home was at Tarrytown, adjoining the larger estate of his brother.

It was nearly ten years ago that his whereabouts became a matter of intense public interest. Congress had named a committee to investigate the "money trust," and William Rockefeller was named as a witness.

Millionaire Was Hunted by Detectives for Months

Then began one of the most remarkable hunts that ever engaged Government agents and private detectives. They were equipped with subpoenas that commanded Mr. Rockefeller's appearance before the committee.

Process servers swarmed about the Fifth avenue home of the millionaire. The watch was kept day and night, while other process servers watched his Tarrytown estate. They also kept vigil at 601 Fifth avenue, and at 3 East Fifty-fourth street, the homes of Marcus Hartley Dodge and Dr. David H. McAlpin, sons-in-law of the oil man.

It was later learned that a passage-way connected Mr. Rockefeller's home with the home of Dr. McAlpin, although the Federal agents and the private detectives never learned how often the much-sought millionaire had slipped from one house to the other.

Led by the sergeant-at-arms of the House of Representatives, the search lasted for months, until finally Mr. Rockefeller's lawyers capitulated. They accepted service for him and disclosed that he then was in his cottage in the South.

After "gunning" so long on a barren trail the committee insisted that it must see Mr. Rockefeller. A special sitting was arranged in the oil man's cottage on Jekyll Island. After answering a few questions the witness had an attack of laryngeal spasms and palsy. The examination was ended abruptly.



Fifth avenue home of one of world's greatest financial wizards

Always Good Listener but Poor Talker

William Rockefeller, one of the founders of the Standard Oil group, often listened but seldom spoke.

Men with big plans but little cash would pour their enthusiastic tales into his mind. He would absorb all they had to say and then end the matter with a "yes" or "no."

Acquaintances and friends sometimes buttonholed him, hoping for a tip on the market. They rarely did it twice.

"What do you think?" a fisher for information would ask as he mentioned a certain stock or group of securities.

"What do you think?" Rockefeller would counter. The other would reel off words by the yard, theorizing about what would happen and why it should happen.

Rockefeller would listen politely, but at the first break in the other's speech would smile, murmur a "good-bay" and move on.

Even when handling deals involving vast sums his manner was that of a man merely curious but not deeply interested. With a word or two he would dispose of matters that had taken a caller days to prepare and an hour to present.

But while sparing in speech, he had more popular qualities than his better-known brother, John D. Rockefeller. He belonged to several clubs and was fond of trotting horses and fishing. Unlike his older brother, he had no time for golf.

He was less than a mile, or went yourself.

The ticker stood by a window, and occasionally during the day Mr. Rockefeller would go over to it and look at the tape for a little while, always with an air of pre-occupied detachment, as if he were merely mildly curious, not particularly interested. He would gaze out of the window in the same way, and then turn back to the ticker as if its chatter slightly annoyed him. Then he would go back to his desk and begin looking over his correspondence, slowly and methodically.

Presently one of the partners in the brokerage firm with which he did business—their offices were nearby—would come hurrying in. Mr. Rockefeller, by the way, never seemed to be in a hurry. The broker would talk rapidly, sometimes with an evident attempt to restrain his excitement. Mr. Rockefeller would look at him with the same disinterested detachment as at the ticker.

The broker would hurry over to the ticker and read the tape as he ran it through his fingers. More low-colored but earnest talk from the broker. Then

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Mr. Rockefeller wore a raincoat from two to three years. None of them, it is said, cost him more than \$20



Mausoleum in Sleepy Hollow Cemetery, Tarrytown, where body of capitalist lies



A Washington process-server stationed on roof of Rockefeller home at Fifty-fourth street and Fifth avenue

ment on the Broadway side and he showed. When he was living at his town house the same barber used to go there also when Mr. Rockefeller was not going at once to his office.

Occasionally, when circumstances compelled Mr. Rockefeller would attempt to shave himself, but the results were always far from satisfactory. His hands trembled so much that shaving with an ordinary razor was almost dangerous. In those days the safety razor was almost unknown.

An ordinary cane-seated office chair served for a barber's chair during these morning shaves. While the barber was at work Mr. Rockefeller was accustomed to dictate letters and receive business callers. This did not halt operations in the least, because his letters and his responses to his callers were always brief—in fact, a four-line letter would often contain twice as many words as his reply deciding a matter that had taken the caller perhaps days to prepare and ten minutes to set forth.